

EXHIBIT A

3260 Tillman Drive, Suite 75
Bensalem, PA 19020
RETURN SERVICE REQUESTED

MONARCH
Recovery Management, Inc.
Toll Free 1(844) 280-6009

Account #:	* [REDACTED]
Monarch File #:	[REDACTED]
Balance:	\$985.54

September 25, 2019

Make Check Payable to: Monarch Recovery



TOBI BROWN

MONARCH RECOVERY MANAGEMENT, INC.
P.O. BOX 986
BENSALEM PA 19020

Pay Online ACH accepted: www.monarchrm.com and click 'Make a Payment'

* Detach and Return Top Portion to Expedite Processing *

ACCOUNT INFORMATION			
Date of letter:	September 25, 2019	Creditor:	SYNCHRONY BANK
Account #:	[REDACTED]		
Monarch File #:	[REDACTED]	Additional Information:	Amazon.com Store Card Synchrony Bank
Balance:	\$985.54		

This is to advise you that your account has been transferred to our office for collection by SYNCHRONY BANK.

The account balance is \$985.54.

Unless you notify this office in writing within 30 days after receiving this notice that *you dispute the validity of this debt*, or any portion thereof, this office will assume that this debt is valid. If you notify this office in writing within 30 days from receipt of this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of the judgment against the consumer and a copy of such verification or judgment and mail it to you. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 3260 Tillman Drive, Suite 75, Bensalem, PA 19020, email us at compliance@monarchrm.com, or call us toll-free at 1-800-220-0605 ext. 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday-Friday.

Yours truly

MATT FITHIAN DEBT COLLECTOR
TOLL FREE 844-280-6009

New York City Department of Consumer Affairs License #1345050.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

The total amount of the debt due as of charge off: \$985.54
Total amount of interest accrued since charge off: \$0.00
Total amount of non-interest charges/fees accrued since charge off: \$0.00
Total amount of payments made on the debt since charge off: \$0.00

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RECEIVED
U.S. DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK
JAN 30 2020

ST. PAUL
JAN 30 2020

Viewed on the Internet at: www.uscourts.gov

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